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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/005,102	12/03/2001	Sunil Rajasckar	ORCL5763 (OID-2001-069-01)	9464
53156	7590	09/06/2007	EXAMINER	
YOUNG LAW FIRM, P.C. 4370 ALPINE RD. STE. 106 PORTOLA VALLEY, CA 94028			AKINTOLA, OLABODE	
		ART UNIT	PAPER NUMBER	3691
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		09/06/2007	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>
	10/005,102	RAJASEKAR ET AL.
	<b>Examiner</b>	<b>Art Unit</b>
	Olabode Akintola	3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

1) Responsive to communication(s) filed on 13 June 2007.  
 2a) This action is **FINAL**.      2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

4) Claim(s) 1-27 and 34-87 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-27 and 34-87 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

1) Notice of References Cited (PTO-892)  
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948)  
 3) Information Disclosure Statement(s) (PTO/SB/08)  
     Paper No(s)/Mail Date 6/13/2007.

4) Interview Summary (PTO-413)  
     Paper No(s)/Mail Date. \_\_\_\_\_.  
 5) Notice of Informal Patent Application  
 6) Other: \_\_\_\_\_.

## DETAILED ACTION

### *Claim Rejections - 35 USC § 103*

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 1-3, 7, 9-36, 40, 42-63, 67 and 69-87 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker in view of Dhar et al (USPAP 20020040312)/Agudo et al (USPAP 20020103749)

Re claims 1, 15, 24, 34, 48, 57, 61, 75 and 84: Walker teaches a computer-implemented method and system for a credit grantor to manage a credit of a credit requestor, comprising the steps of; upon the occurrence of an event (col. 1, lines 16-19), assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor (col. 6, lines 47-64); determining a Type of Review to carry out for the credit requestor based upon a nature of the event (col. 1, lines 30-33 and 55-57); creating or updating a case

folder for the requestor, the case folder including the selected checklist of data items to be collected (col. 10, lines 31-49, Fig. 1B, ele. 27, Fig. 46, ele. 2152); collecting each required data item of the selected checklist and storing each collected data item in the case folder (col. 3, lines 15-16); analyzing the collected data items in the case folder according to a score sheet and a workflow, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor (abstract, col. 15, lines 39-44); and generating a recommended action based upon the calculated credit score (col. 6, lines 48-64, col. 14, lines 47-57, fig. 42, ele. 2052-2082).

Walker does not explicitly teach providing a plurality of checklists of data items required to be collected, the data items of each provided checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review; storing the plurality of checklists of data items to be collected; selecting one of the plurality of checklists of data items to be collected based upon the combination of the assigned Credit Classification and the determined Type of Review.

Dhar/Agudo teaches providing a plurality of checklists of data items required to be collected, the data items of each provided checklist being determined at least by a combination of the assigned credit classification and the determined type of review; storing the plurality of checklists of data items to be collected; selecting one of the plurality of checklists of data items to be collected based upon the combination of the assigned Credit Classification and the determined Type of Review (Dhar: sections 0057, 0065, 0069, 0070, 0072, 0073; Agudo: sections 0009, 0037, claims 5 and 8). It would have been obvious to one of ordinary skill in the art at the time of the

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invention to modify Walker to include these steps. One would have been motivated to do so in order to select profile dependent checklist from a plurality of predetermined checklists.

Re claims 2, 34 and 62: Walker teaches wherein the event is initiated by the credit requestor (col. 1, lines 16-19).

Re claims 3, 35 and 63: Walker teaches wherein the event is initiated by the credit grantor (col. 2, lines 32-35)

Re claims 7, 40 and 67: Walker teaches wherein the Credit Classification of the credit requestor is selected from a group including at least one of mature, newly established, emerging, externally funded, prospect and at least one definable Credit Classification (col. 6, lines 47-64).

Re claims 9, 42 and 69: Walker teaches wherein the collecting step includes accessing at least one of an internal database of credit information and an external database of credit information (fig. 1A-1B, ele. 28 and 18)

Re claims 10, 43 and 70: Walker teaches wherein the internal database of credit information includes accounts receivables information for the credit requestor (Fig. 20, col. 17, lines 60-62, col. 18, lines 17-18)

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Re claims 11, 44 and 71: Walker teaches wherein the collecting step includes a step of manually collecting at least some of the required data items of the selected checklist (col. 3, lines 15-19).

Re claims 12-14, 45-47 and 72-74: Walker teaches the step of selecting one of a plurality of credit score sheets based upon the assigned Credit Classification and the determined Type of Review, the score sheets establishing required ranges for at least some of the collected data items of the selected checklist (col. 6, lines 48-64, col. 14, line 59 thru col. 15, line 21).

Re claims 16, 49 and 76: Walker teaches wherein the analyzing step is carried out at least partially by a human credit analyst (col. 12, lines 57-59, col. 14, lines 47-64; fig 1b, ele. 44).

Re claims 17, 50 and 77: Walker teaches wherein the checklists of data items to be collected include at least one optional data item (figs. 4A and 16)

Re claims 18, 51 and 78: Walker teaches the step of storing a time-stamped version of the case folder (fig 30).

Re claims 19, 26, 27, 52, 59, 60, 79, 86 and 87: Walker teaches the step of implementing the recommended action according to an automation rule selected from among a plurality of automation rules (figs. 6A-6E).

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Re claims 20, 53 and 80: Walker teaches wherein the implementing step includes a notifying step in which the credit requestor is notified of at least one of the recommended action and the implementation of the recommended action (col. 16, lines 32-43, fig. 47, ele. 2170)

Re claims 21, 22, 54, 55, 81 and 82: Walker teaches wherein the implementing step includes a notifying step in which a human analyst is notified of at least one of the recommended action and the implementation of the recommended action (col. 13, lines 46-64).

Re claims 23, 56 and 83: Walker teaches wherein the case folder includes a free form notes field configured to enable a credit analyst to enter free form notes in the case folder (figs.18 and 20)

Re claims 25, 58 and 85: Walker teaches a step of notifying a human credit analyst if all required data items cannot be collected (col. 10, lines 15-49).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 4-6, 8, 37-39, 41, 64-66 and 68 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker as applied to claim 1 above in view of Land et al (US 6807533) (“Land”).

Re claims 4-5, 8, 37-38, 41, 64-65 and 68: Walker does not explicitly teach timed action by the credit grantor including a periodic credit review. Land teaches timed action by the credit grantor including a periodic credit review (col. 13, lines 50-64). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Walker to include this feature as taught by Land. One would have been motivated to do so in order to make necessary changes to requestor’s credit based on the current review.

Re claims 6, 39 and 66: Walker teaches wherein the action by the credit requestor includes at least one of a request by the credit requestor for an increased credit limit, a request for new credit by a prospect, an order by the credit requestor, a hold on an order and at least one definable action (col. 3, lines 37-44).

***Response to Arguments***

Applicant's arguments with respect to claims have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI  
PRIMARY EXAMINER